UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re:		Case No. 19-40411			
Ethan Richard Ames			CHAPTER 13 PLAN		
		Orig	ginal	x AMENDED	
	Debtor(s).	Date:	November 25, 2019		
I.	Disclosure of Nonstandard Provisions and Plan's Mod	lificatio	n of Secured Debt:		
	A. Does this plan contain any nonstandard provisions (cl	neck one	e)?		
	X Yes No				
	B. Does this plan limit the amount of a secured claim bas	ed on a	valuation of the collatera	l for the claim	
	(check one)?				
	Yes				
	X No	١.٥			
	C. Does this plan avoid a security interest or lien (check of Yes	one)?			
	X No				
If the D	ebtor has either not indicated "yes" in the applicable section	n above	or made no selection, ar	y nonstandard provision or	
	e in this plan purporting to limit the amount of a secured c				
	or lien is void. Even if the Debtor indicated "no" in Sectio				
	claim based on a valuation of the collateral for the claim of	r avoid	a security interest or lien	through a motion or an adversary	
proceed	ing.				
II.	Means Test Result and Plan Duration:				
11.	Debtor is (check one):				
	a below median income debtor with a 36 month	applicat	ole commitment period		
	X an above median income debtor with a 60 month		-		
	_	• •	•		
	n's length shall not be less than the Debtor's applicable co				
	red unsecured claims over a shorter period or is modified p				
plan's l	ength shall automatically be extended up to 60 months after	r the firs	st payment is due if neces	ssary to complete the plan	
1II.	Plan Payments to the Trustee:				
No	later than 30 days after the order for relief, the Debtor sha	ll comm	ence making payments to	the Trustee as follows:	
	A. AMOUNT: \$ 200.00				
	B. FREQUENCY (check one):				
	Monthly				
	X Twice per month				
	Every two weeks Weekly				
	C. TAX REFUNDS: The Debtor (check one):				
	commits all tax refunds to funding the plan.	Committ	ed refunds shall be paid	in addition to the plan payment	
	amount stated above.		The second secon	F F	
	X does not commit; all tax refunds to funding	the plan	. If no selection is made,	tax refunds are committed.	
	D. PAYMENTS: Plan payments shall be deducted				
	or ordered by the Court.		-	-	
	E. OTHER:				

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcv law: ADMINISTRATIVE EXPENSES: A. 1. Trustee. The percentage set pursuant to 28 USC §586(e). 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b). 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **700.00** was paid prior to filing. Approved attorney compensation shall be paid as follows (check one): a. X Prior to all creditors b. Monthly payments of \$ c. All remaining funds available after designated monthly payments to the following creditors: . . d. Other: . If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C. B. CURRENT DOMESTIC SUPPORT OBLIGATIONS: Creditor Monthly amount -NONE-C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed. The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%. For claims secured by personal property, the monthly payment amounts in the plan control. For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X. If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable): Ongoing Payments: Rank **Monthly Payment** Creditor Collateral -NONE-

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by Real Property Other than the Debtor's Principal Residence:

(In	COINC	Paymente	٠
\////	201112	Payments	
	0		

Ongoin	g Payments:						
Rank	Monthly \$	Payment -NONE-	Creditor	<u>Co</u>	llateral	_	Interest Rate
Cure Pa	nyments:						
Rank		onthly yment Cred -NOI		<u>Colla</u>	<u>ateral</u>	Arrears to be Cured \$\$	Interest Rate
		3.	Payments on Claim	s Secured by Pe	ersonal Property:		
interest other pe pre-con	in any motor ersonal proper firmation ade on Monthly I	the contract by vehicle acquired wing acquired wing quate protection	ed for the personal uthin one year preced n payments shall be	use of the Debto ding the filing d e paid by the Tru	ate of the petition as sustee in the amounts s	e-money security eceding the filing date of the specified below. The Debte stated as the "Pre-Confirmates as specified below after the	or stipulates that ation Adequate
	Me	onthly				Pre-Confirmation Adequate Protection	Interest
Rank		<u>yment</u> <u>Crec</u> -NOI		Collater	<u>ral</u>	Monthly Payment \$	Rate 9
as the "	Pre-Confirma	tion Adequate		Payment" or, i		e paid by the Trustee in the ts stated as the "Monthly F	ayment" as
Rank	Pa	onthly yment Cred		Value of Collateral	<u>Collateral</u>	Adequate Protection <u>Monthly Payment</u>	Interest <u>Rate</u>
	. \$	-NOI	<u>NE-</u>	S		_ \$	
		IORITY CLAI in 11 U.S.C. §		l, on a pro rata	basis, of filed and allo	owed claims entitled to price	ority in the
	secured, adr	ninistrative and	l priority unsecured	creditors are pa		priority unsecured creditors nat no claim shall be paid be neck one):	
	100% X At lea	st \$_ 0					
	The Trustee claims:	shall pay the f	ollowing specially o	classified nonpr	iority unsecured clain	ns prior to other nonpriorit	y unsecured
Rank	Creditor -NONE-		Amount of	Claim Per	centage to be Paid	Reason for Special Cla	assification

Direct Payments to be made by the Debtor and not by the Trustee: V.

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and [Local Bankruptcy Form 13-4, eff. 12/17]

shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DIRECT PAYMENT OF DOMESTIC SUPPORT OBLIGATIONS:

Ashley Smith	\$	848.74	S
B. OTHER DIRE	ECT PAYMENTS:		
<u>Creditor</u> Wells Fargo Dealer Services	Nature of Debt Auto Loan	<u>Amount of Clai</u> \$ _24,346.00	Monthly Payment \$ 832.00

VI. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation.

The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor -NONE-

Property to be Surrendered

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_0.00 \]. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. \$\\$ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- A. Any student loans will survive Plan.
- B. Employer pays for Debtor's vehicle directly to creditor and will be paid outside the Plan.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Ethan Richard Ames	November 25, 2019	
Ellen Ann Brown 27992	Ethan Richard Ames	Date	
Attorney for Debtor(s)	DEBTOR		
November 25, 2019			
Date	DEBTOR	Date	